United States Bankruptcy Court
Eastern District of New York

In re:
Michele Giammella
Debtor

Case No. 16-45001-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1 User: admin Page 1 of 1 Date Rcvd: Feb 08, 2017
Form ID: 318DF7 Total Noticed: 12

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db Michele Giammella, 963 Bard Ave, Staten Island, NY 10301-3324
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
8905931 +Mutual Omaha/tmg Finl, 1500 Nw 118th St, Des Moines, IA 50325-8242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 08 2017 18:32:03 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Feb 08 2017 18:31:08 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8905928 +EDI: CAPITALONE.COM Feb 08 2017 18:23:00 Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281
8905929 +EDI: WFNNB.COM Feb 08 2017 18:23:00 Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
8905930 +EDI: AMINFOFP.COM Feb 08 2017 18:23:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
8905932 +EDI: RMSC.COM Feb 08 2017 18:23:00 Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
8905933 +EDI: RMSC.COM Feb 08 2017 18:23:00 Syncb/nautilus, 950 Forrer Blvd, Kettering, OH 45420-1469
8905934 +EDI: BLUESTEM Feb 08 2017 18:28:00 Webbank/fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Michele Giammella kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Michele Giammella**
First Name Middle Name Last Name

Social Security number or ITIN **xxx−xx−8611**
EIN _ _−_ _ _ _ _ _ _

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _
EIN _ _−_ _ _ _ _ _ _

United States Bankruptcy Court Eastern District of New York
271−C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201−1800

Case number: **1−16−45001−ess**

Chapter: **7**

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Michele Giammella

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above−named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above−named debtor(s) is closed.

BY THE COURT

Dated: February 8, 2017

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.